

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard George Fassett, Sr
Ruth Ann Fassett
Debtors

Case No. 22-01499-MJC
Chapter 7

District/off: 0314-5
Date Rcvd: Nov 29, 2022

User: AutoDocke
Form ID: 309A

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard George Fassett, Sr, Ruth Ann Fassett, 76 Mosier Ln, Wyalusing, PA 18853-7950
aty	+ Brian C Nicholas, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Matthew G. Brushwood, Barley Snyder LLP, 50 North Fifth Street, Ste Second Floor, Reading, PA 19601-3417
tr	+ John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street, Honesdale, PA 18431-1925
cr	+ First Citizens Community Bank, f/k/a First Citizen, 15 S. Main Street, Mansfield, PA 16933-1507
5489792	+ First Citizens Comm Ba, 15 South Main St, Mansfield, PA 16933-1590
5495195	+ First Citizens Community Bank f/k/a First Citizens, 15 S. Main Street, Mansfield, PA 16933-1507
5493718	+ First Citizens Community Bank,, f/k/a First Citizens National Bank, 15 S. Main Street, Mansfield, PA 16933-1590
5489793	+ Guthrie, PO Box 826908, Philadelphia, PA 19182-6908
5489795	+ Prothonotary of Bradford County, Bradford County Courthouse, 301 Main St., Towanda, PA 18848-1845
5489796	+ Sheriff of Bradford County, Bradford County Courthouse, 301 Main St., Towanda, PA 18848-1845
5489797	+ Statebridge Co., LLC, PO Box 173313, Denver, CO 80217-3313
5502028	+ Statebridge Company, LLC, 6061 S. Willow Dr. Suite 300, Greenwood Village, CO 80111-5151
5489800	+ Wilmington Savings Fund Soc., 6061 S. Willow Dr., Ste. 300, Englewood, CO 80111-5151

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ackoureyandturel@gmail.com	Nov 29 2022 18:40:00	Paul P Ackourey, Ackourey & Turel, P.C., 9 Marion St, Tunkhannock, PA 18657
ust	+ Email/Text: USTPRegion03.HA.EDF@USDOJ.GOV	Nov 29 2022 18:40:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: RECOVERYCORP.COM	Nov 29 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5496936	EDI: CAPITALONE.COM	Nov 29 2022 23:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5489794	^ MEBN	Nov 29 2022 18:37:26	KML Law Group, P.C., Ste. 5000 BNY Mellon Ind. Center, 701 Market St., Philadelphia, PA 19106-1541
5496897	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2022 18:44:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5489798	+ EDI: CAPITALONE.COM	Nov 29 2022 23:43:00	Syncb/walmart Dc, Po Box 31293, Salt Lake City, UT 84131-0293
5489861	+ EDI: RMSC.COM	Nov 29 2022 23:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5489799	+ EDI: RMSC.COM	Nov 29 2022 23:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064

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5489801 + EDI: CAPITALONE.COM

Nov 29 2022 23:43:00 World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust II bnicholas@kmllawgroup.com, blkgroup@kmllawgroup.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
John J Martin (Trustee)	pa36@ecfcbis.com trusteemartin@martin-law.net
Matthew G. Brushwood	on behalf of Creditor First Citizens Community Bank f/k/a First Citizens National Bank mbrushwood@barley.com, ageoghegan@barley.com;cbrelje@barley.com;jrachor@barley.com
Paul P Ackourey	on behalf of Debtor 1 Richard George Fassett Sr ackoureyandturel@gmail.com, backourey@ackoureyandturel.com
Paul P Ackourey	on behalf of Debtor 2 Ruth Ann Fassett ackoureyandturel@gmail.com backourey@ackoureyandturel.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1:	Richard George Fassett Sr	Social Security number or ITIN: xxx-xx-4095		
First Name	Middle Name	Last Name	EIN: -----	
Debtor 2:	Ruth Ann Fassett	Social Security number or ITIN: xxx-xx-7070		
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	Middle District of Pennsylvania			Date case filed in chapter: 13 8/12/22
Case number:	5:22-bk-01499-MJC			Date case converted to chapter: 7 11/28/22

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Richard George Fassett Sr	Ruth Ann Fassett
2. All other names used in the last 8 years		
3. Address	76 Mosier Ln Wyalusing, PA 18853	76 Mosier Ln Wyalusing, PA 18853
4. Debtor's attorney Name and address	Paul P Ackourey Ackourey & Turel, P.C. 9 Marion St Tunkhannock, PA 18657	Contact phone 570-836-3600 Email: ackoureyandturel@gmail.com
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfcbis.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 11/29/22
7. Meeting of creditors	January 6, 2023 at 01:00 PM	Location: 341 meeting will be held telephonically, refer to the call-in instructions.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/7/23
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	